

REMARKS/ARGUMENTS

Reconsideration is respectfully requested. Claims 1-20 are pending. Claims 1-20 are rejected. Claims 1, 12, 14, and 20 are currently amended. Claim 14 is amended to correct for a minor typographical error.

For the reasons set forth below, Applicants respectfully submit that all pending claims are allowable.

I. Amendments to the Specification

An Amendment to the Specification has been made to correct a minor grammatical error. No new matter is added.

II. Obviousness Rejections

Claims 1-20 are rejected under 35 U.S.C. 103(a) as being unpatentable by Hutchinson, et al., U.S. Pub. No. 2005/0102188 in view of Herziger, U.S. Pub. No. 2002/0082994. See Office Action page 2.

Regarding claims 1, 12, and 20, the Examiner concedes that Hutchinson, et al. do not teach receiving a deposit verification amount, and comparing the received deposit verification amount with the deposited at least one deposit amount. See Office Action pages 3, 7, and 10. However, Examiner asserts that Herziger teaches receiving a deposit verification amount, comparing the received deposit verification amount with the deposited at least one deposit amount (Herzinger, Fig. 8, paragraph [0127]). The Examiner further asserts it would be obvious to one of ordinary skill in the art at the time the invention was made to allow receiving a deposit verification amount, comparing the received deposit verification amount with the deposited at least one deposit amount of Hutchinson, et al. because Herzinger teaches that including above features would enable user with deposit verification module to effectively manage deposit verification reducing amount of training needed to accomplish deposit verification and reducing processing error (Herzinger, paragraph [0129]). See Office Action pages 3, 7, and 10.

Claims 1 and 20 are currently amended and are now directed to a combination including, among others, validating the received bank account information comprising the steps of depositing at least one deposit amount to the bank account corresponding to the received bank account information; receiving a deposit verification amount; and comparing the received deposit verification amount with the deposited at least one deposit amount.

Claim 12 is currently amended and is now directed to a combination including, among others, a server terminal operatively coupled to said data network, said server terminal further configured to receive account application information including a bank account information from said user terminal; validate the received bank account information comprising the steps of depositing at least one deposit amount to the bank account corresponding to the received bank account information; receiving a deposit verification amount; and comparing the received deposit verification amount with the deposited at least one deposit amount.

As understood, neither Hutchinson nor Herziger teach or otherwise suggest validating the received bank account information comprising the steps of depositing at least one deposit amount to the bank account corresponding to the received bank account information; receiving a deposit verification amount; and comparing the received deposit verification amount with the deposited at least one deposit amount.

Therefore, Applicants respectfully submit that claims 1, 12, and 20 as currently amended, are allowable.

With respect to the rejection of dependent claims 2-11 and 13-19, Applicants herein renew all of the arguments set forth above in distinguishing the currently amended claimed combinations set forth in claims 1 and 12 of the present application, and respectfully submit that at least for the same reasons as stated above in distinguishing claims 1 and 12 from the Hutchinson and Herziger references, claims 2-11 and 13-19, dependent therefrom, are allowable.

In view of the foregoing, Applicants respectfully submit that all pending claims are allowable, and request the Examiner's early examination of the pending claims in the present application. In the event that the Examiner deems a telephonic discussion would advance the prosecution of the present application, Applicants invite the Examiner to contact the Applicants' representative at (510) 652-6418, x82.

Respectfully submitted,

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